

Washington State Office of the Insurance Commissioner (OIC)

Consumer Protection



Hotline

1 (800) 562-6900

How can we help you?

The Consumer Protection Hotline can help if you:

- Had a claim denied and don't know why.
- Feel an insurance company has delayed your claim.
- Feel an insurance company has treated you unfairly
- Feel an insurance company/agent has broken the law.
- Have lost coverage and want to know your rights.
- Don't understand coordination of insurance benefits.
- Have questions regarding terms/conditions of a policy.
- Can't afford health care coverage or prescription drugs.
- Need help with Medicare eligibility/enrollment.
- Don't know if your children qualify for free health insurance.
- Aren't sure how to choose and finance long-term care.
- Want to know public health coverage options (Medicare, Medicaid, etc.) or how to fill gaps in Medicare.
- Don't know why your health insurance didn't cover a service.

One toll-free call connects you to OIC Consumer Protection!

- Have an operator connect you to the right staff member *or* local counselor for your needs.
- Order any of the OIC's many publications.
- Get bilingual help.

Consumer Protection is:

Consumer Advocacy

Expert professional staff answer questions and educate you regarding problems with any kind of insurance or insurance company—**auto, life, disability, health, homeowner/tenant, or other**. We have the authority to investigate complaints against insurers and agents, provide dispute resolution, and enforce insurance law on your behalf.

www.insurance.wa.gov

*STATEWIDE HEALTH INSURANCE BENEFITS ADVISORS

SHIBA* HelpLine

Counselors/educators assist and advocate for you regarding **health insurance** and **health care/prescription** access. A state-wide volunteer network offers individual counseling and group education in **local** communities to help you understand your rights and options. We help with **private insurance** and **public programs**, policy evaluations, billings, appeals, and more.

www.insurance.wa.gov/consumers/shiba/default.asp